

FIG. 1

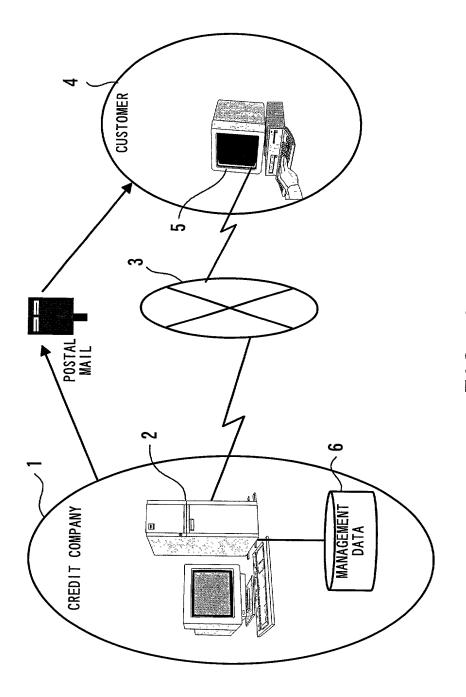


FIG. 2

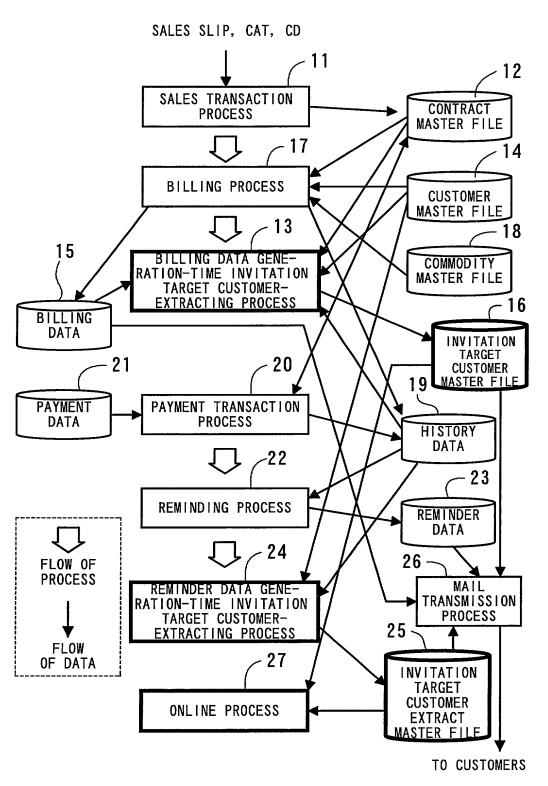


FIG. 3

, 12

CONTRACT MASTER FILE

CONTRACT NUMBER	VALIDITY TERM	BALANCE	VALIDITY BALANCE COMMISSION CLASSI- TERM BALANCE RATE FICATION	CLASSI- FICATION	PURCHASED ARTICLE	PRICE	DATE OF PURCHASE
1234-aaa-0001	2001.06	30000	16	А	TELEVISION	50000	50000 20010111
1234-aaa-0002	2001.06	20000	16 A	А	AIR- CONDITIONER	00009	60000 20010213
5678-bbb-0001	2002.10	00006	16 B	В	BED	100000	100000 20010220
4321-cc-0001	2001.11	00006	16 C	C	BEAUTY SALOON TREATMENTS	100000	100000 20010201
3333-ddd-0001	2001.11 230000	230000	20 A	A	PC	400000	400000 19990801

F1G. 4

CUSTOMER MASTER FILE

	CLASSI- ACCOUNT FICATION NUMBER	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX		
BANK ACCOUNT INFORMATION	BANK BRANCH CLASSI- CODE CODE FICATION	T	-	, -	, -		
BANK INFO	BRANCH CODE	40	3	50	22		
	BANK CODE		2	3	2		
	WORK- PLACE TEL	BUSINESS 03-XXX-XXXX COMPANY	B BUSINESS 03-XXX-XXXX COMPANY	COMPANY 03-XXX-XXXX	D COMPANY 03-XXX-XXXX		
	WORK- PLACE	A BUSINESS COMPANY	B BUSINESS COMPANY	C COMPANY	D COMPANY		
IATION	RESI- NUMBER DENCE OF CLASSI- RESIDING :ICATION YEARS	9	1	10	15		
L INFORM	RESI- NUMBER DENCE OF CLASSI- RESIDING FICATION YEARS	1	7	1	2		
PERSONAL INFORMATION	ADDRESS	ROPPONGI, MINATO-KU	DAITA, SETAGAYA-KU	JINNAN, SETAGAYA-KU	NISHI-SHIN- JUKU, SHINJUKU-KU		
	NAME IN KANJI CHARA- CTERS	(YAMADA TARO)	(SATOH ICHIRO)	(TANAKA HANAKO)	(TAKA- HASHI JIRO)		
	NAME IN KATAKANA CHARA- CTERS	(YAMADA TARO)	(SATOH ICHIRO)	(TANAKA HANAKO)	(TAKA- HASHI JIRO)		
	CUSTOMER NAME IN NUMBER KATAKANA CHARA- CTERS	1234-aaa	5678-bbb	4321-ccc	3333-ddd		

1: OWNED HOUSE 2: APARTMENT

F1G. 5

COMMODITY MASTER FILE

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BONUS-TIME-PAYMENT-INCLUDING INSTALLMENT PAYMENT REVOLVING PAYMENT 0 INSTALLMENT PAYMENT LUMP-SUM PAYMENT (CONVENTIONAL CARD) C (INDIVIDUAL ARTICLE) COMMODITY CLASSIFICATION B (JOINT CARD)

F1G. 6

7 15

BILLING DATA

CONTACT DUE AMOUNT NUMBER MONTH BILLED	DUE MONTH	AMOUNT BILLED	AMOUNT PAID BALANCE	BALANCE	PAYMENT CLASSI- FICATION	PAYMENT RESULT CLASSI- FICATION	BANK	BRANCH CODE	CLASSI- FICATION	BANK BRANCH CLASSI- ACCOUNT CODE CODE FICATION NUMBER
1234-aaa	2001.04	20000					1	40	1	XXXXXXX
1234-bbb 2001.04	2001.04	10000					2	3	1	XXXXXXX
1234-ccc	2001.04	10000					3	20	-	xxxxxxx
1234-ddd 2001.04	2001.04	10000					2	22	-	XXXXXX

1: BANK 0: NORMAL
2: ATM 1: INSUFFI3: CONVENI- CIENT
ENCE FUNDS
STORE

F1G. 7

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INVITATION TARGET CUSTOMER MASTER FILE

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RMATION	ACCOUNT NUMBER	XXXXXXX	XXXXXXX	XXXXXXX		-		-
NT INFO	CLAS- SIFI- CATION	-	_	_				_
BANK ACCOUNT INFORMATION	BRANCH CODE	40	50	22				141
BANI	BANK CODE	1	3	2				_
	WORK- PLACE TEL	A BUSINESS 03-XXX-XXXX COMPANY	COMPANY 03-XXX-XXXX	COMPANY 03-XXX-XXXX				
	WORK- PLACE		C COMPANY	D COMPANY				
ATION	NUMBER OF RESIDING YEARS	2	10	15			HOUSE MENT	
INFORM.	RESI- DENCE CLASSI- FICATION	-	1	2			1: OWNED HOUSE 2: APARTMENT	
PERSONAL INFORMATION	ADDRESS	ROPPONGI, MINATO-KU	JINNAN, SETAGAYA- KU	NISHI-SHIN- JUKU, SHIN- JUKU-KU				
	NAME IN KANJI CHARAC- TERS	(YAMADA TARO)	(TANAKA HANAKO)	(TAKAHASHI (TAKAHASH JIRO)				
	NAME IN KATAKANA CHARAC- TERS	(YAMADA TARO)	(TANAKA HANAKO)					
	CUSTO- MER NUMBER	1234-aaa	4321-ccc	3333-ddd				

	AMOUNT BILLED	BALANCE	LOAN TERMS
	20000	00008	
	10000	00006	
•	10000	230000	

= 16. 8

HISTORY DATA

CONTRACT NUMBER	DUE Month	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT CLASSI- FICATION	PAYMENT RESULT CLASSIFI- CATION	
1234-aaa-0001	2001.04	10000					
1234-aaa-0001	2002.03	20000	20000	30000	1	0	
1234-aaa-0001	2002.02	10000	0	50000	1	1	NOT PAID
1234-aaa-0002	2001.04	10000					
1234-aaa-0002	2001.03	10000	10000	60000	1	0	
5678-bbb-0001	2001.04	10000					
5678-bbb-0001	2001.03	10000	10000	90000	1	0	
4321-ccc-0001	2001.04	10000					
4321-ccc-0001	2001.03	10000	10000	90000	1	0	
3333-ddd-0001	2001.04	10000					
3333-ddd-0001	2001.03	10000	10000	230000	3	0	
3333-ddd-0001	2001.02	10000	10000	240000	3	0	
3333-ddd-0001	2001.01	10000	10000	250000	3	0	
3333-ddd-0001	2000.12	10000	10000	260000	3	0	
3333-ddd-0001	2000.11	10000	10000	270000	2	0	
3333-ddd-0001	2000.10	40000	40000	280000	3	0	
3333-ddd-0001	2000.09	30000	0	320000		1	NOT PAID
3333-ddd-0001	2000.08	20000	0	320000		1	NOT PAID
3333-ddd-0001	2000.07	10000	0	320000		1	NOT PAID
3333-ddd-0001	2000.06	10000	10000	320000	3	0	
3333-ddd-0001	2000.05	10000	10000	330000	3	0	
3333-ddd-0001	2000.04	10000	10000	340000	2		
3333-ddd-0001	2000.03	20000	20000	350000	2	0	
3333-ddd-0001	2000.02	10000	0	370000		1	NOT PAID
3333-ddd-0001	2000.01	10000	10000	370000			
3333-ddd-0001	1999.12	30000	30000	360000	2	0	
3333-ddd-0001	1999.11	20000	0	390000		1	NOT PAID
3333-ddd-0001	1999.10	10000	0	390000		1	NOT PAID
3333-ddd-0001	1999.09	10000	10000	390000	2	0	

1: BANK 0: NORMAL
2: ATM 1: INSUFFI3: CON- CIENT
VENIENCE FUNDS
STORE

FIG. 9

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PAYMENT/REMINDER DATA

CUSTOMER NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT RESULT CLASSIFICATION
1234-aaa	2001.04	20000	0	90000	1
5678-bbb	2001.04	10000	0	90000	1
4321-ccc	2001.04	10000	0	90000	1
3333-ddd	2001.04	10000	0	230000	1

0: 1:

NORMAL INSUFFICIENT FUNDS

FIG. 10

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INVITATION TARGET CUSTOMER EXTRACT MASTER FILE

CLA- SSIFI- NUMBER CATION		1 XXXXXXXX	1 XXXXXXXX	1 XXXXXXX		NAC
	BANK BRANCH SSIFI- CODE CODE CATION	40	50	22		FINITOMA
	BANK CODE		က	2		
	WORK- PLACE TEL	5 BUSINESS 03-XXX-XXXX COMPANY	COMPANY 03-XXX-XXXX	COMPANY 03-XXX-XXXX		
	WORK- PLACE	A BUSINESS COMPANY	C COMPANY	D COMPANY		
ALION	NUMBER OF RESIDING YEARS	2	10	15		HOUSE MENT
PERSONAL INFORMATION	RESI- DENCE CLASSI- FICATION	1	-	2		1: OWNED HOUSE 2: APARTMENT
PERSONAL	ADDRESS	ROPPONGI, MINATO-KU	JINNAN, SETAGAYA- KU	NISHI-SHIN- JUKU, SHIN- JUKU-KU		
	NAME IN KANJI CHARAC- TERS	(YAMADA TARO)	(TANAKA HANAKO)	(TAKAHASH JIRO)		
	NAME IN KATAKANA CHARAC- TERS	(YAMADA TARO)	(TANAKA HANAKO)	3333-ddd (TAKAHASHI (TAKAHASH JIRO)		
	CUSTO- MER NUMBER	1234aaa	4321-ccc	3333-ddd		

16.11

LOAN

AMOUNT BALANCE BILLED

230000

10000

00008

20000

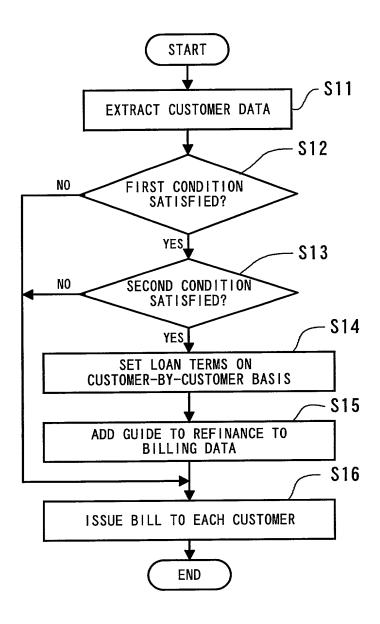


FIG. 12

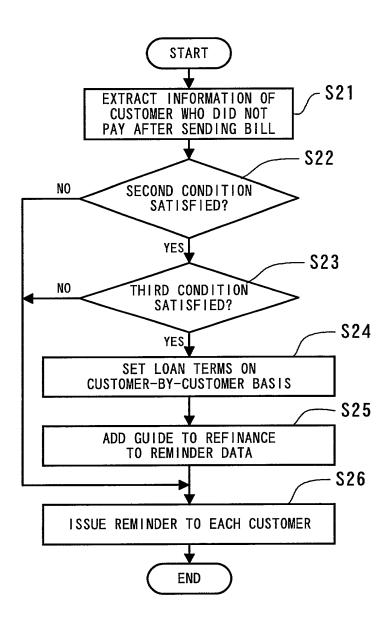


FIG. 13

//INFORMATION OF ITEMIZED STATEMENT//

Dear members of AA card member,

Thank you for using AA card.
Pleased be informed of updated information
concerning itemized statements of use of the card,
and amounts billed.
You can view the itemized statement of use and amount
billed at the URL set forth hereinbelow:
Further, for customers who wish to change the current
payment plan to reduce monthly burden of payment, we
offer simulation of payment plans at the web site. We
advise you to check the simulation, and use a new card.

http://credit.finance.xxxx.com/oxcard

This mail is sent to all the members. Further, you can refer to guides to various services at the site, including how to view itemized statement of use of the card and amount billed. Please view them if necessary.

Your customer code is "1234-aaa".

//Inquiry//
Please do not hesitate to contact the following if you are not sure of anything.

E-mail: net-info@oxcard.co.jp TEL: 03-xxxx-xxxx (Service time: 9:30 to 17:30,

except Saturday, Sunday, and other holidays)

AA Card Corporation, Shinagawa branch Shinagawa, 26-xx, Takanawa 3-chome, Minato-ku, Tokyo 〒108-0074 Japan

FIG. 14

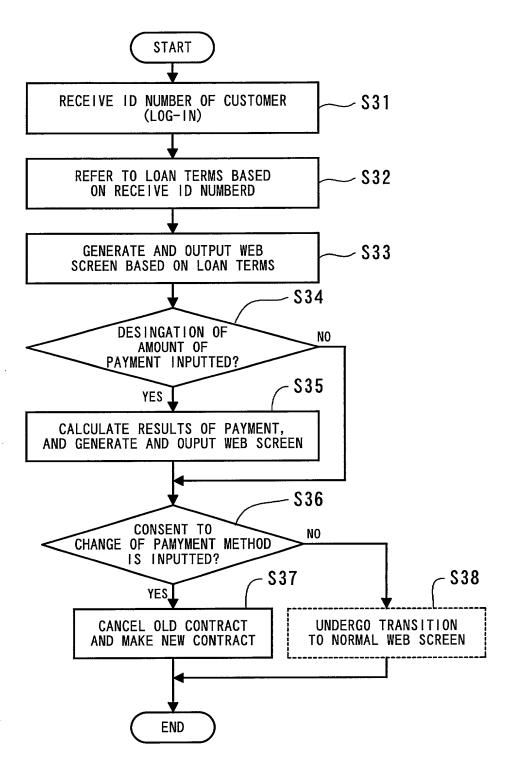


FIG. 15

INFORMATION OF USE OF	-	TO AA CARD						
	31							
NAME	??RO, YAMADA							
ADDRESS	1-1-1 CHIYO??-KU, T	0KY0						
TEL	03-1234-567?							
●ITEMIZED STATEMENT (MAR	CH, 2001) 32							
DATE NAME OF USI	ED STORE PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY						
7?KYU HANDS BRANCH	IKE?? LUMP-SUM PAYMENT	¥45, 554						
TOTAL	* * *	¥45,554						
BILLING DATE AND AMOUN	T BILLED							
	DATE OF PAYMENT (APRIL	10TH) 3,3						
PAYMENT METHOD	LUMP-SUM PAYMENT							
AMOUNT PAID ¥45, 554								
To lessen burden of payment, you can change the method of payment by changing over to AA card. Please confirm how actual payment is changed by carrying out simulation. If you do not carry out simulation, please click CLOSE button.								
●Payment simulation								
	f monthly payment of princ method of payment, with A							
Minimum payment ¥1,000	(You can free amount of mon if it is larg value shown o	thly payment er than the						
Amount Of Monthly Payment: X	¥1000 (please ent numerical v							
IIAIE IIE PAYMENII "	se enter ical value)							

FIG. 16

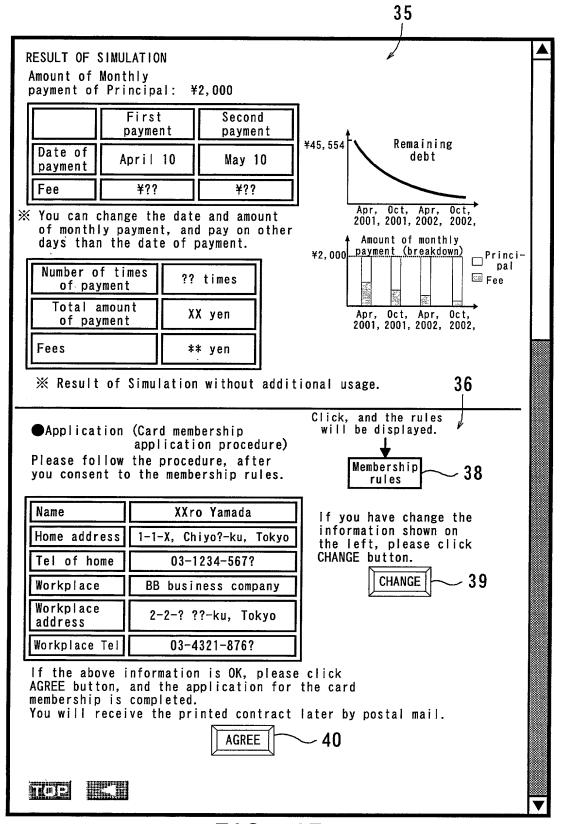


FIG. 17

	<u> </u>						
INFORMATION OF USE OF CUSTOME	RS AND GUIDE	TO AA CARD					
CARD NUMBER 1234-	5678-7890-123?	51					
NAME ??	RO, YAMADA						
	HIYO??-KU, TOKY	0					
TEL 03	-1234-567?						
●ITEMIZED STATEMENT (MARCH, 2001)		52					
DATE NAME OF USED STORE	PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY					
5 ??KYU HANDS IKE?? BRANCH	LUMP-SUM Payment	¥12, 345					
7 ??ARUI SHIBUYA BRANCH	LUMP-SUM PAYMENT	¥27,654					
12 ??KIYA OH? BRANCH	LUMP-SUM Payment	¥5, 555					
TOTAL							
BILLING DATE AND AMOUNT BILLED							
	PAYMENT (APRIL 1	OTH) 53					
	MP-SUM PAYMENT						
AMOUNT PAID	¥45, 554						
method of payment by changing over t Please confirm how actual payment is carrying out simulation.	If you do not carry out simulation, please click						
Minimum payment ¥1,000 amoun if it value	yment of principal ayment, can freely set ar t of monthly payn is larger than t shown on the lef	54 nent the					
Amount Of Monthly Payment: X ¥1000 DATE OF PAYMENT (please enter numerical value)	(please enter numerical value)						

FIG. 18

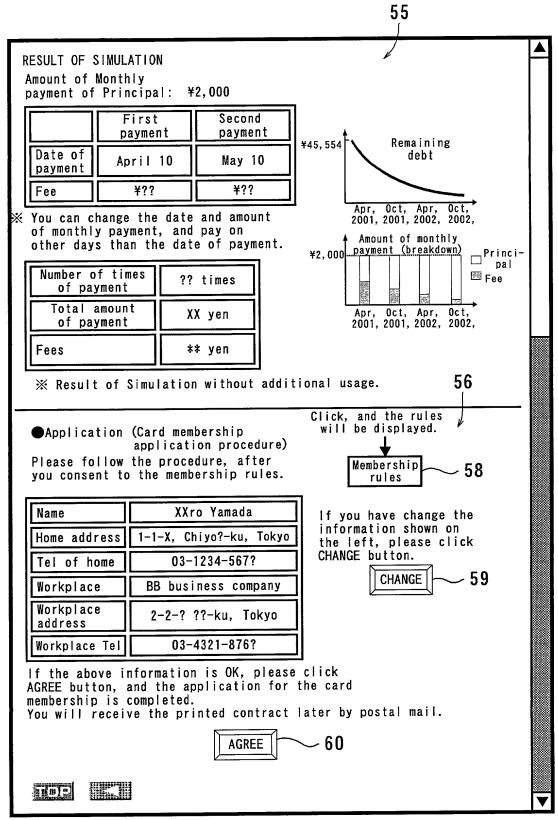


FIG. 19

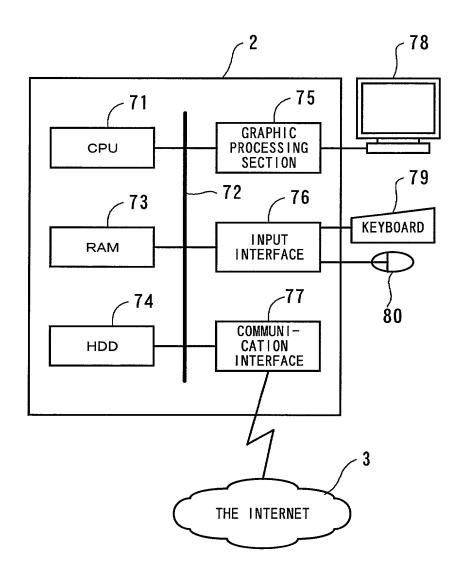


FIG. 20